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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF WISCONSIN  
MILWAUKEE DIVISION**

**IN RE:** )  
 )  
**Cheryl Denise Carter** ) **CASE NO. 18-26778-kmp**  
 ) **CHAPTER 13**  
 )  
**DEBTOR** )

**AGREED ORDER CONDITIONING THE AUTOMATIC STAY**

In said District, 21st of October, 2019, upon the Motion of US Bank Trust N.A., as Trustee of the Igloo Series III Trust, its successors, servicing agents, and/or assigns (“Creditor”) to Modify the Automatic Stay, due notice having been served upon all parties in interest; the movant and the debtor(s) in agreement with the below terms and the Court having jurisdiction and being fully advised in the premises;

IT IS HEREBY ORDERED that the Automatic Stay shall remain in effect conditioned upon the following:

1. That in the event that debtor becomes delinquent in their post-petition mortgage payments during the six month period beginning with the November 01, 2019 payment, delinquent being defined as having not been received by movant before the sixteenth (16th) day after which such payment is due, Creditor may file and serve on the court, debtor, their counsel, and the Trustee an Affidavit of Default and a proposed Order Modifying the Automatic Stay for the court’s signature. Upon entry of such Order, the Automatic Stay in this case shall be

modified for Creditor to proceed against debtor with foreclosure of the subject property, pursuant to Wisconsin law, without further order of the Court or proceeding being necessary, and thereafter commence any action necessary to obtain possession of the premises known as 6083 N 36<sup>th</sup> Street, Milwaukee WI 53209. Monthly payments are to be sent to creditor's Payment Processing Center at BSI Financial Services, 314 S. Franklin St. PO Box 517, Titusville, PA 16354.

2. At the termination of the six-month period, Creditor may renew its Motion by letter notice to the Court, Debtor, and Debtor's attorney, should payments not be received by movant before the sixteenth (16th) day after which such payment is due.

3. Regular on-going installment payments will commence November 01, 2019 in the amount of \$794.50.

4. In order to cure the remaining post petition arrearage alleged in the Motion, Creditor is granted leave to file a supplemental Proof of Claim in the amount of \$8,794.12 consisting of 10 payments from 12/01/18 to 9/1/19 in the amount of \$794.50 each, attorney's fees of \$850.00, costs of \$181.00. The debtors further agree to modify the plan, if necessary, to accommodate payment of the supplemental claim. The Debtor will file amended plan within 30 days of filing Supplemental Proof of Claim.

/s/Kathryn K. Mackenzie  
Kathryn K. Mackenzie  
Attorney for Debtor

/s/Michael Dimand  
Michael Dimand  
Attorney for Creditor

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